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PATENT
Attorney Docket No.: 020375-043300US

TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk et al.

Application No.: 10/690,394

Filed: October 20, 2003

For: SYSTEMS AND METHODS FOR
FRAUD MANAGEMENT IN
RELATION TO STORED VALUE
CARDS

Customer No.: 20350

Confirmation No. 3753

Examiner: Thu Thao Havan

Technology Center/Art Unit: 3691

RESPONSE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed June 29, 2007, please enter the following
remarks:

A listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.